

HCSB FINANCIAL CORPORATION

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2805375	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$435	\$421	-3.0%		
Loans	\$256	\$236	-8.1%		
Construction & development	\$42	\$34	-18.2%		
Closed-end 1-4 family residential	\$65	\$67	1.8%		
Home equity	\$15	\$15	-2.5%		
Credit card	\$0	\$0			
Other consumer	\$6	\$5	-6.0%		
Commercial & Industrial	\$25	\$25	-2.0%		
Commercial real estate	\$80	\$73	-8.6%		
Unused commitments	\$30	\$27	-9.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$32	\$52	61.3%		
Asset-backed securities	\$5	\$14	175.8%		
Other securities	\$58	\$41	-28.2%		
Cash & balances due	\$28	\$29	1.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$431	\$411	-4.6%		
Deposits	\$406	\$391	-3.6%		
Total other borrowings	\$23	\$19	-20.2%		
FHLB advances	\$22	\$17	-22.7%		
Equity					
Equity capital at quarter end	\$4	\$10	186.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	2.2%	2.5%	--		
Tier 1 risk based capital ratio	3.1%	3.8%	--		
Total risk based capital ratio	4.3%	5.1%	--		
Return on equity ¹	75.4%	26.8%	--		
Return on assets ¹	0.7%	0.6%	--		
Net interest margin ¹	3.5%	3.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	88.8%	48.9%	--		
Loss provision to net charge-offs (qtr)	390.8%	42.1%	--		
Net charge-offs to average loans and leases ¹	-0.1%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	10.0%	13.0%	0.0%	1.3%	--
Closed-end 1-4 family residential	2.6%	5.0%	0.8%	0.1%	--
Home equity	1.7%	5.0%	0.6%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.1%	0.5%	0.8%	--
Commercial & Industrial	1.7%	1.2%	0.4%	0.1%	--
Commercial real estate	4.7%	3.6%	0.4%	0.0%	--
Total loans	4.1%	5.0%	0.4%	0.5%	--